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102. Apparatus according to claim 92 wherein the processor detects the presence of a signature, detects the presence of a legal amount recognition field and issues a transaction verification signal as a result thereof.

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REMARKS

Reconsideration and allowance of the application, as amended, are respectfully requested.

With respect to the double patenting rejection, a terminal disclaimer of U.S. Patent Nos. 5,987,439; 5,897,625 and 6,012,048, which are assigned to the assignee of this invention, is enclosed. Hence, the double patenting rejection should be overcome.

In the specification, the specification has been updated at Page 1, Line 4 to state that U.S. Patent Application No. 08/866,139, now U.S. Patent No. 5,897,625.

In the claims, Claims. 1, 2, 3, 5, 6, 7 and 8 have been amended to better define the invention. Claim 94 has been cancelled.

The Stinson, et al. patent, U.S. Patent No. 6,149,056, (hereinafter "Stinson") is directed to cashing payroll checks which is the business of the assignee, Mr. Payroll Corporation, which provides low cost check cashing services "at 100 locations in more than twenty states" often in a bullet proof enclosure and at the employer, payor's plant location (Column 1, Lines 15-42). The object of the Stinson patent is to reduce the number of its employees at these plant cashing locations so that an employee is not needed at each employer location where

payroll checks are being cashed. Instead, Mr. Payroll employees will be at remote Central Services Center 400 (FIG. 5) and handling via video conferencing calls with employees cashing payroll checks at various point of sale machines 100 (POS) where there is a need for human intervention to either make a human judgment as to whether or not to cash the check or to speak directly to the person over a video conferencing line before making the final human judgment of whether to cash the payroll check. In Stinson, the principal criteria of cashing a submitted payroll check is, as set forth in the last clauses of independent Claims 1 and 2, as follows:

"The acceptance criteria are defined generally to permit the processor to accept the check to be processed if the customer has used the apparatus to cash a previous check for a similar amount from the payor of the check to be processed." (Emphasis added) (Claim 1); and

"If the customer has previously requested a similar amount of cash in exchange for a similar financial instrument" (Emphasis added) (Claim 2).

This is keeping with the Summary of the Invention at Column 2, Lines 37-40 wherein it is stated:

"The business rules may be defined generally to permit the processor to accept the check if the customer has used the apparatus previously to cash a previous check for a similar amount from a payor associated with the check" (Emphasis added)

In other words, the key to the Stinson system is to cash periodic pay checks of similar amounts from the same employer.

In Stinson, a person cannot cash a check:

- 1) that is written to him by a party who is someone other than his employer;

- 2) that is for an amount substantially larger or smaller than similar previous payroll amount;
- 3) cash his own personal check for cash;
- 4) or cash a money order made out to him;
- 5) if he has been terminated and is no longer an employee of one of the payroll corporations;
- 6) is not an employee with a history of cashing payroll checks with Mr. Payroll;
- 7) that is dated at an interval of fewer days than a pay period interval, e.g., six days;
- 8) cannot cash a check to the employee from a company other than a payroll check from his employer company; and

Finally, the user cannot make a deposit in Stinson whereas the machine of Claim 1, as amended, recites the ability to make a deposit into an account in the banking network.

On the other hand, the present invention, as set forth in Claim 1, allows not only a deposit but also payment for properly validated checks or money orders that are written to him by someone other than his employer and for varying amounts having nothing to do with his last cashed paycheck. Also, as set forth in Claim 1, the machine uses ATM-like cards and validation intelligence such as a biometric or pin number for validation. On the other hand, the Stinson system does not use the ATM machine like the present invention in that the Stinson employee does not use an ATM card and other intelligence associated therewith and go directly into the banking system through the use of his card; but rather the user enters his social security number or other identifying number so that the private Mr. Payroll system can verify his employment status, check his current check against his last cashed paycheck as to date and amount, and establish his stored biometric face data. Because it is a payroll cashing system, the employee is expected to use the same POS 100, at or adjacent this plant location, where his personal data and

biometric data are stored at his local POS 100. If the employee goes to another POS 100 at another location, the data will not be stored locally; but instead a connection must be made to the manned CSC center 400 having a server 500 and the human operators at stations 510 (Column 9, Line 35, et seq.).

Thus, the Stinson system uses an additional manned CSC unit 400 and the cost of such additional manned units is prohibitive. Stinson does not use the ATM banking network having a large number of banking members, as set forth in amended Claim 1, but rather uses its own network and video conferencing between the POS 100 and the manned CSC 400 center. The system using the manned portion of the CSC 400 is too slow. It is stated to last up to 15 minutes and will add a substantial cost that only payroll customers may be willing to pay. The general public won't wait in a line for fifteen minutes usage at a regular ATM network machine for one individual usage of the machine. As stated the present application, the transactions are prompted and handled to be finished in less than two minutes

This local private check cashing system of Mr. Payroll lacks any (as set forth in Claim 1) employee deposit account and any way to make a deposit, as recited in Claim 1, in Stinson the employee only can cash his payroll check.

Turning now in greater detail to amended Claim 1, it is submitted to be patentable over Stinson in that it recites that the user can make a deposit and that the receiver receives the card and uses an intelligence associated therewith in identifying the user as a qualified user. Stinson does not use an ATM card as part of the qualification of the user but uses only a social security number typed in by the user or an I.D. number such as his employee number. This qualification of the user by his social security number puts the Stinson employee into the privately owned network of Mr. Payroll having the processor 300 and the CSC 400 which do the check cashing payment independently of the ATM banking network, whereas amended Claim 1 is directed to the use of a card in a banking network having a large number of machines in its network with validation of the user and of the bank and account at the MICR line coming from the banking network not

from a private Mr. Payroll system as in the Stinson patent. Thus, the validation of the document is from the MICR line not from the employee's social security or employee's identification.

It is crystal clear from the failure of Stinson to use an ATM card to enter into the banking system that the Stinson employee does not enter into the ATM banking network; the ATM banking network does not accept social security numbers or employee identification numbers to qualify the user to use the general banking system without the use of the ATM card.

Claim 1, as amended, recites that the document being cashed includes "payroll and non-payroll checks" which the Stinson system cannot do because it can only debit employer's accounts and does not go into the regular ATM banking network to do any debiting of any accounts much less non-employer accounts having a bank account in the banking system. Claim 1, as amended, recites that a validation of the bank account of the employer or non-employer payor is received by the local processor from the banking network. The Stinson system does not and is not able to receive confirmation from the banking network to allow a cashing of a non-payroll check, as recited in Claim 1. Further, Stinson is unable to handle any personal checks because Stinson requires:

- 1) that the check be issued by an employer that is part of the Stinson network;
- 2) the user had previously cashed a check in a payroll time period, e.g., cashing only if six days have elapsed; and
- 3) cashing only for a similar amount as the last cashed check.

In the general banking network of Claim 1, the amount of the document may be unrelated to any employer and unrelated in any manner to any previously cashed check; that is, the check is often the first and only check or the check is unrelated to payroll period (as in Stinson).

Also, Claim 1, as amended, recites that the validation of the check issuer involves "validation from the banking network" that there is a valid account

with one of the banking members of the banking network; whereas, in Stinson, the local processor 300 at the POS 100 does all of validation if the employee is able to use only his local POS 100 and the local processor 300 without going to the CSC 400 at which is the processor 500. Usually, the local processor 300 will cash the check, record the transaction and update the database located on the storage device 320, this being described in Column 9, Line 31 et seq. and shown at step 740 in FIG. 7. A local database at the POS can be used in a payroll situation and where the POS is located where the employees are cashing their payroll checks for similar amounts week after week. As illustrated in the flow chart of FIG. 9 of Stinson, the processor 300 has its local payee rules stored in a local database included the last four checks cashed by the employee and the check cannot be more at 15 percent (15%) for the first four checks or twenty-five percent (25%) more than any of the previous checks. Also, the database will not allow the payee to cash a check that is dated less than 6 days since the last cashing of a check such that the employee can only cash one check for one pay period and the system would not accept and the check which is dated between pay periods. This is obviously a serious limitation on the check cashing and limits the Mr. Payroll, Stinson system to a local POS close to the employer's plant and to cashing payroll checks only. Stinson cannot cash non-payroll checks, as set forth in amended Claim 1. If the employee decides to use another, second POS 100, not where his biometric and payee data are not stored; See Column 12, Lines 2-11. This second POS cannot handle the cashing of the payroll check locally at the second POS by using its processor 300, but instead must go to the processor 500 which is located at the manned CSC 400 to retrieve the employee data, the amount of the last cashed check, and if the check date is acceptable relative to a pay period.

Moreover, in Stinson the use of such manned CSC 400 units is prohibitive in cost as is the video conferencing facility for conferencing with the employee. Manifestly, such video conferencing means not only must there be an expensive video system, but also that a live person is at the other end of the video line to conference with the payee. This may suffice for a payroll cashing having

limited local employees to be video conferencing with live employees at a manned CSC 400, but it is too expensive for the millions of ATM's located throughout the United States.

Finally, Claim 1 recites that the processor ascertains if the apparent signature is on the signature line of the document which Stinson does not do; apparently because these are payroll checks that are machine signed always have a signature unlike non-payroll checks that are signed by a cursive signature which may not be present, if the signature line is not checked.

Thus, it will be seen that Claim 1, recites and Stinson lacks:

- 1) a card being read in a machine as part of the qualification of the user to enter a general banking network having a large number of banking members;
- 2) cashing of documents other than payroll checks including non-payroll checks and/or money orders;
- 3) a review of the signature line for an apparent signature at the signature line;
- 4) the processor receiving a validation from the banking network that the issuer of the non-payroll document has a valid account with one of the banking members of the banking network;
- 5) the cash dispenser is operated after the user has been qualified from the general banking network after usage of the card, a validation of the account with the banking member and document has been validated including an apparent signature at the signature line; and
- 6) to deposit from the document into an account of a banking member of the banking network.

Thus, it is submitted that Claim 1, and its dependent claims 2-13, patentably distinguish over Stinson.

Amended Claim 2 recites that the user selects a portion of the check to be deposited in an account in the banking network. Also, Claim 2 recites that as the user deposits only a portion of the check being cashed into his account.

Thus, the user is connected through the communicator into the banking system to his account and the user may accept part payment of the check in cash and deposit part of the check amount in his bank account. The Stinson system only cashes the entire check and lacks any way to divide his check and also lacks any ability to deposit the total check much less the ability to divide the check into a cash portion and a deposit portion and then to proceed with these two different transactions. Stinson lacks any apparatus to perform these two functions. Thus, it is submitted that Claim 2 is patentable over Stinson.

Amended Claim 3 adds to Claim 1 that user is paying a bill with a document such as a check or a money order and that a portion of the check is deposited for the biller's account and a remainder portion of the document's value is returned to the user as cash from the cash dispenser. Manifestly, the Stinson system cannot divide out a bill into a portion to be deposited into the biller's account and then return a portion of the amount as cash. The Stinson system merely cashes the check for the whole amount minus a transaction fee. Thus, it is submitted that amended Claim 3 is patentable over Stinson.

Amended dependent Claim 4 and dependent Claims 11-13 add to Claim 1 that the document is a bill. Also, amended Claim 4 recites that the processor operates the cash dispenser to dispense cash less the amount of the bill paid and any possible service charges. Thus, the system set forth in Claim 1 not only makes deposits the paid amount of the bill into the biller's account in a banking member, but also operates the cash dispenser to dispense cash less the amount of the bill and any service fees. Stinson cannot do any of this. Thus, it is submitted that dependent Claim 4 and dependent Claims 11-13 are patentable for this additional reason. The Stinson system does not and cannot pay bills in a general ATM system as set forth in parent Claim 1 and dependent Claim 4. The Examiner is requested to provide an affidavit as to facts within his own personal knowledge or a prior art reference that is combinable with Stinson. Applicant traverses any use of inherency, judicial knowledge or that which is well known in



the art, as being combinable with Stinson without use of the present invention as a blueprint for such a combination.

Dependent Claim 5 is directed to using a bounding device which is operable by the user to allow the user to locate data on the document and to signify acceptance by the use of the bounded data. The Stinson payroll check cashing system lacks any bounding device and has no need for one because Stinson is handling standard payroll checks, all of which are from the same employer for the same employee, and will have amount printed at the same place. On the other hand, the present invention accepts many sizes of checks, money orders, or bill documents that come in various sizes of documents, with varying locations of the amount, without a MICR line, or with very small print that needs to be bounded for magnification. Manifestly, the Stinson system is not confronted with the problems that to do and need a bounding solution. There is no suggestion in Stinson that there is a need for a bounding device much less how to incorporate a bounding device into the Stinson system. With respect to judicial notice, applicants traverse this and request that applicant provide a reference showing the use of a bounding device in ATM checking cash system, as set forth in Claim 1. As stated by the courts, judicial notice is to be narrowly construed. Thus, it is submitted that Claim 5 is patentable for these additional reasons.

Dependent Claim 6 adds to Claim 1 that the processor identifies the CAR and LAR fields of the document, and that validation of the document is based on a "likelihood of a match" of the CAR and LAR amounts and that the processor is able "to read a cursive amount on the LAR field." In non-payroll checks, the reading of the LAR often involves the reading of cursive writing of the payor. The reading of cursive is very difficult compared to the reading of alpha numeric characters from large company payroll checks that have printed amounts on the LAR field whereas the non-payroll checks such as personal checks usually have handwritten amounts at the LAR so that it is important to provide the ability to read a cursive amount at the LAR field. The Stinson system does not disclose any provision of a "likelihood of a match" between the CAR and LAR amounts, probably

because Stinson relies on the amount being cashed for one payroll being similar to the amount previously cashed for the previously payroll check and because of the employer and employee relationship. If the employee were to change a "1" to a "4" or a "7" in the first place of CAR line, the Stinson system would reject the check as not being a similar amount to a previously cashed check in the present invention, hence there is no need to detect such a change by comparison of a cursive LAR amount with the changed amount at the CAR line. The ability to read cursive LAR amounts and to do a match between LAR and CAR amounts in an ATM machine-like environment is provided in the present invention and is lacking in Stinson. Applicant's traverse the use of judicial notice with respect to use this CAR/LAR usage and particularly to read cursive at the LAR field, as set forth in Claim 6 and in a system, as set forth in Claim 1. Applicant's request that the Examiner cite a reference that is capable of use in Stinson or withdraw the rejection of Claim 6.

Dependent Claim 7 adds to Claim 1 that the magnetic character reader checks and determines whether or not the ink is magnetic to prevent cashing of a copy of the check that does have magnetic field at the MICR line and that the account number and bank number are "valid with one of the banking members" prior to dispensing of cash. Stinson lacks any checking for magnetic ink, probably relying on the check cashing of similar amounts from one pay period to the next and to the checks date coinciding with a pay period of six days or so and the employee's ability to deal with an employee who would pass a copy of a check through the Stinson machine. Moreover, the MICR line is used only in Stinson's private processor's 300 or 500 for validation, and there is no validation from one of the banking members as set forth in Claim 7. Thus, Claim 7 is patentable for these additional reasons. Applicants traverse any judicial notice with respect to Claim 7 and request citation of a reference.

Amended dependent Claim 8 recites that the check is a personal check of the payee and that the payee's account is debited through the banking network. The Stinson payroll system is unable to and was never intended to cash personal

checks because its rules require the check cashers have cashed a similar check for a similar amount but not within the past six days. Further, Stinson checks that the employee is currently on the employer's list of current employees and that the employee has a good status with Mr. Payroll at the processor 300 before the payroll check will be cashed. Manifestly, the Stinson system never was intended and lacks the equipment to cash a personal check, e.g., by an unemployed person or any person other than employed by an employer not in the Stinson payroll system. Claim 8 is directed to a system for a person who has a card and an account in the general banking system and wants to cash a check. Thus, it is submitted that Claim 8 is patentable over Stinson. Applicants traverse any judicial notice with respect to Claim 8 and request citation of a reference.

Claim 14 and its dependent Claim 15 are submitted to be patentable over Stinson in that Claim 14 recites:

- 1) a processor in ATM-like machines that users a card reader and a password associated therewith, such as a pin number not used in Stinson for check cashing;
- 2) cashing of a non-payroll check;
- 3) "the processor being able to read an amount written in cursive at the LAR field;"
- 4) "the processor compares the CAR relative to the LAR and the amount entered by uses relative to ALR and CAR;"
- 5) a confidence level; and
- 6) a "threshold."

Stinson lacks also six of these and they cannot be provided by judicial notice. Certainly, Stinson lacks a reading of the CAR and LAR fields and a relative comparison thereof to provide "a confidence level, the confidence level being compared to a threshold to validate the document and to cause a dispensing of cash." Stinson merely uses an OCR of the contents of the front and back of the check. There is no disclosure in Stinson that he can read a handwritten, cursive

signature at the LAR as now recited in Claim 14. In cashing of personal or payroll checks, the numeric number of a "1" can be easily changed to a seven making a large difference in the cash being dispensed in the present invention. Stinson does not worry about this problem because the employee only receives cash, as recited in Stinson's Claim 1 and 2:

"If the customer has used the apparatus previously to cash a previous check for a similar amount from the payor of the check to be processed"

This is in conformity with the statement in Column 2, Lines 36-39 that the processor accepts the check

"If the customer has used the apparatus previously to cash a previous check for a similar amount from a payor associated with the check"

Because the Stinson apparatus is for cashing payroll checks only, the amount of the checks are very similar from pay period to pay period. Also, the employee is well-known to the employer payor and a changing of a "1" to a "7" by the employee, could cost the employee his job and the employee is easier to catch. On the other hand, the present invention cashes not only payroll checks but also cashes non-employer checks as from an individual's checking account to a third party payee who has no employment contract with the third party payee. The chances of fraud are higher in the case of the present invention. Claim 14 recites a confidence level and there is no mention of a confidence level in Stinson nor is there a mention of a "confidence level" being compared to a "threshold" as recited in Claim 14. Applicant traverses the examiner "official notice" of the use of a CAR/LAR, of the above six listed claim recitations lacking in Stinson. The Examiner is requested to supply a reference showing the above six recitations as set forth in Claim 14 in accordance with the practice set forth in MPE 2144.03. In any event, amended Claim 14 and its dependent Claim 15 are submitted to be patentable over Stinson.

Likewise independent Claim 32 and its dependent Claims 33-37 and independent Claim 38 and its dependent Claims 39-49 are directed to making bank

deposits which Stinson cannot do and further recite the CAR and LAR and the confidence level being used with respect to deposits. Claim 36 adds that the processor contains "an arbitrator for comparing the results of the CAR lens, LAR line and the user entered amount "in an ATM-like machine having a card reader. Stinson has no such arbitrator. Also, it is pointed out that Claim 32 recites an "automated document handling system for making bank deposits (emphasis added) with a monetary document and that the last line of Claim 32 recites "a proof deposit to the system user." The Stinson machine only cashes payroll checks, there is no deposit transaction in Stinson. Certainly, there is no proof of deposit in Stinson as set forth in Claim 32. Claim 38 recites "A method of making bank deposits with a monetary transaction document in an automated system without the use of a teller." Again, the applicant traverses the use of a CAR/LAR in an ATM-like machine having a card reader to provide the confidence levels and "providing acceptance of the deposit to the user by the processor after qualification of the user and an acceptable confidence level with respect to the document." The payroll check cashing system of Stinson does not deposit checks and is limited to only payroll checks and lacks any CAR/LAR and the recited confidence levels in a check depositing system as set forth in Claims 32-49. Again, the Examiner is requested to provide a reference showing these CAR/LAR and confidence level functions in an ATM-like machine having a card reader equipped in a system to deposit checks that could be legitimately combinable with Stinson without using this disclosure as a blueprint for such a combination. Applicant traverses the judicial notice of the Examiner with respect to Claims 32-49. Stinson lacks any check depositing. In Stinson, the employee has no bank and no account with a bank. Stinson only cashes payroll checks where the customer has used the apparatus previously to cash a previous check for a similar amount from a payor associated with a check. There is no similar restriction of depositing only similar amounts of an earlier and currently presented check in the present invention as would be the case if Stinson were somehow converted to depositing checks, which it is not. Thus, it is submitted that Claims 32-49 are patentable over Stinson.

Claims 66-68 are directed to "A system for automatic cashing of checks or making remittance transactions (emphasis added) without the aid of bank teller or the like." Claims 75-78 are similar method claims. Claim 66 recites that this remittance transaction device includes:

"a boundary device operable by the user to locate data on the transaction document by automatic analysis."

Claim 75 recites the method of "bounding the data by operations of the user to locate data for the processor for an automatic analysis by the processor." Thus, it will be seen that with respect to claims 66 and 75, Stinson totally lacks the recited boundary device. Stinson has no need to locate the data for the document which would be one of several different shapes or sizes of money orders or personal checks because the Stinson payroll checks are all similar in size and in format unlike money orders or bill remittances where the amount owed can be anywhere and where the size of the bill varies widely. The bounding device facilitates the paying of bill remittances where the billed amount is often at non-familiar locations on the bill.

Dependent Claim 67 adds to Claim 66 that the boundary device includes a user operated magnification to magnify the data in a boundary box, which is totally lacking in Stinson. Dependent Claims 76 adds to Claim 75 the "magnifying the data in the boundary box." There is no need or suggestion in Stinson for such magnification in a payroll check. Hence dependent Claim 67 and 76 are patentable. Applicants traverse the use of judicial notice to reject Claims 66, 67, 75 and 76 and request citation of a reference or withdrawal of the rejection.

Dependent Claim 68 adds to Claim 67 that user touches a touch screen to create the boundary box and to magnify the data in the boundary box. Dependent Claim 77 recites "touching the touch screen to crease the boundary box and to magnify the data in the boundary box." For these additional reasons, dependant Claims 68 and 77 are patentable. Applicants traverse the use of judicial

notice to reject Claims 68 and 77 and requests citation of a reference or withdrawal of the rejection.

In summary with respect to Claims 66-68 and 75-77, Stinson is unconcerned with the problem of locating data such as that on a bill, money order or a personal check and the need to magnify any data. With respect to each of Claims 66-68 and 75-77, applicant traverses the official notice of the Examiner with respect to a boundary or boundary box operable by the user (Claims 66 and 75) with magnification of data in the box (Claims 67 and 76) and made with a touch screen (Claims 68-77) used in an ATM-like machine for making remittances as set forth in Claim 66. Thus, it is submitted that Claims 66-68 and 75-77 are patentable over Stinson.

Claims 69, 70, 78 and 79 recite a method of "cashing of checks or making remittances transactions (emphasis added); Stinson cannot do the latter. Further, these claims recite:

"A card writing device for adding a change amount onto a card to complete the transaction (Claim 69); or

writing change on a card of the user to complete the cash transaction." (Claim 78).

in an automated machine. That is, as explained in this application, the use of a coin changer (as in Stinson) as well as the use of dispensing one dollar bills (as in Stinson) is avoided in these claims for the reason that over a weekend or over a holiday, the cash dispenser in the ATM-like machine is typically not equipped to store the large amounts of coin change and the large numbers of one dollar bills needed and will run out and may shut down the machine. The preferred machine system of the present invention solves this problem by dispensing to the user bills equal to or larger than the lowest denomination from the cash dispenser, for example, \$5 bills, and calculating the change difference due to the user and placing the change on a card such as a smart card without the use of a coin changer. Manifestly, Stinson lacks a writing device to write change on a card or, also lacks

a smart card or the like on which to write change, and also lacks a processor to calculate change to be placed on the smart card. Stinson does not use an ATM card when cashing a payroll check. The use of a coin changer and dispensing of \$1.00 bill in Stinson would be redundant if Stinson had the change writing function set forth in these claims. Thus, it is submitted that Claims 69, 70, 78 and 79 are patentable over Stinson. Applicants traverse the use of judicial notice with respect to Claims 69, 70, 78 and 79 and request the Examiner to cite a reference or withdraw the rejection. More specifically, Applicants request the citation of a reference that is combinable with Stinson without usage of this disclosure as a blueprint for the combination of references. Thus, Claims 69, 70, 78 and 79 are submitted to be patentable.

Claims 92 and its dependent Claims 93 and 95-102 are submitted to be patentable over Stinson in that Claim 92 is directed to an automated machine that has a card receiver for receiving a card to enter a banking network and that the processor processes that the card is valid for use in the network unlike Stinson where the employee does not use a card to cash a payroll check and there is validation that the card is usable in the banking network, as set forth in Claim 92. Claim 92 further recites that the transaction may be a deposit from the received document into a qualified account in a banking network after the processor has processed that the card is valid for use in the network and that the processor has processed that the account is valid for depositing therein. There is neither such validation nor such depositing in Stinson's employee check cashing system. Thus, it is submitted that Claim 92 and its dependent claims are patentable over Stinson.

Finally, with respect to judicial notice, applicants traverse the use of judicial notice with respect to any of Claims 1-102 and request that an appropriate reference properly combinable with Stinson without a hindsight usage of the present disclosure be provided, if one exists; or that the rejection of these claims be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, which is respectfully requested.



The Commissioner is hereby authorized to charge any additional fees which may be required in this application under 37 C.F.R. §§1.16-1.17 during its entire pendency, or credit any overpayment, to Deposit Account No. 06-1135. Should no proper payment be enclosed herewith, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1135. This sheet is filed in triplicate.

January 3, 2002

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

1. (Once Amended) An automated machine for an automated document handling system for dispensing cash to a system user from a banking network having a large number of banking members with card handling machines in the banking network comprising:

a card receiver for receiving a card [having an identification password] and intelligence associated therewith for identifying the user as a qualified user;

a communicator at the machine for communicating with the banking network and for receiving a bank network confirmation that user is a qualified user;

a document receiver in the machine for receiving a document inserted by the system user into the machine for which cash is expected to be dispensed;

a document scanner for scanning the received document the documents including payroll and non-payroll checks for cashing and which need not be for an amount corresponding to the amount of a previous check;

a processor for receiving the document scanner input and generating an image thereof;

a display device coupled to the processor for displaying an image from the scanned document to the system user;

an entering device coupled to the processor for the system user to enter an amount relative to the amount on the document;

wherein the processor ascertains if an apparent signature from the document image is on the signature line of the document image in order to validate the document, the processor receiving validation from the banking network that the issuer of the document has a valid account with one of the banking members of the banking network;

the processor allowing a deposit with respect to the document in an account in one of the banking members; and

a cash dispenser coupled to the processor operable after the user has been qualified, the account of the banking member has been validated, and the

document has been validated by the processor to dispense cash automatically to the system user.

2. (Twice Amended) A machine in accordance with Claim 1 further comprising:

[a MICR reader for reading a MICR amount field on the document and comparing the amount entered by the user to the amount read by the MICR reader] the user selecting to deposit a portion of a check document being cashed to be deposited into an account in the banking network; and

the processor causing the cash dispenser to dispense a portion of the check document as cash to the user.

3. (Twice Amended) A machine in accordance with Claim 1 further comprising:

[an endorsement validator for interpreting an endorsement area of the stored image of the document to ascertain if an endorsement is present for validation of the document prior to completing the transaction] the document being a bill for payment; and

the cash dispenser being operated by the user to dispense cash returnable to the user after payment on the bill.

4. (Once Amended) A machine in accordance with Claim 3 wherein [the display device comprises a touch screen coupled to the processor, a bounding device operable by a touch on the screen to cause a magnification of the portion of the displayed document image being read to fill a larger area of the touch screen] the document being a bill;

the processor causing a deposit of the amount paid on the bill into the biller's account; and

the processor operating the cash dispenser to dispense cash after subtracting the bill payment and service charges from the amount of the check submitted to pay the bill.

5. (Twice Amended) A machine in accordance with Claim [4] 1 further comprising a manually operable acceptor coupled to the processor for the system user to signify acceptance by the user of the data identified as associated with the displayed bounding box.

5 6. (Twice Amended) A machine in accordance with Claim 1 wherein the processor identifies a courtesy amount recognition (CAR) field and legal amount recognition (LAR) field of the document image;

the processor being able to read a cursive amount on the LAR field; and

based upon the likelihood of a match of the CAR amount relative to the LAR amount provides a validation of the document.

7. (Twice Amended) A machine in accordance with Claim 1 wherein the document is a check and wherein a magnetic ink character recognition field (MICR) is on the check; said machine further comprising a magnetic ink character reader coupled to the processor for magnetically reading that the MICR field region, failure to find magnetic ink at the MICR field region causing a non-validation of the document, the processor determining whether a genuine MICR is on the check, the processor further verifying that an account number and a bank number from the MICR field are valid with one of the banking members prior to dispensing cash to the system user.

8. (Once Amended) A machine in accordance with Claim 7 wherein

[the processor causes the machine to prompt the system user to perform manipulations on the machine relative to the document being processed] the document is a personal check of the user; and

the processor causing a debiting of the user's account for the amount of the check being cashed.

14. (Twice Amended) An automated machine for an automated document handling system for dispensing cash to a system user comprising:

a card receiver for receiving a card having an identification password associated therewith for identifying the user as a qualified user;

a document receiver for receiving a document inserted by user into the machine for which cash is expected to be dispensed;

a document scanner for scanning the document, the document including payroll and non-payroll checks;

a processor coupled to the document scanner for generating a document image;

a display device coupled to the processor to display a scanned image from the document to the machine user;

an entering device coupled to the processor for the system user to enter an amount relative to the document;

wherein the processor interprets a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) on the document image, the processor being able to read an amount written in cursive at the LAR field;

wherein the processor compares the CAR relative to the LAR and the amount entered by the system user relative to the LAR and CAR and provides a confidence level, the confidence level being compared to a threshold to validate the document and to cause a dispensing of cash; and

a cash dispenser coupled to the processor operable after the processor qualifies the user and after the processor validates the document to dispense cash automatically to the system user.

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95. (Once Amended) Apparatus according to claim [94] 92 wherein the processor signals the output device to pay out cash.

96. (Once Amended) Apparatus according to claim [94] 92 wherein the processor signals the output device to pay a bill electronically.

97. (Once Amended) Apparatus according to claim [94] 92 wherein the processor signals the output device to vend an article of commerce.

98. (Once Amended) Apparatus according to claim [94] 92 wherein the processor detects a legal amount recognition field prior to issuing a transaction verification.

99. (Once Amended) Apparatus according to claim [94] 92 wherein the processor detects the presence of a magnetic ink character recognition field and issues a transaction verification in response thereto.

100. (Once Amended) Apparatus according to claim [94] 92 wherein the processor detects the presence of a signature and provides a transaction verification therefrom.

101. (Once Amended) Apparatus according to claim [94] 92 wherein the processor detects a legal amount recognition field and the MICR field and issues a transaction verification.

102. (Once Amended) Apparatus according to claim [94] 92 wherein the processor detects the presence of a signature, detects the presence of a legal

amount recognition field and issues a transaction verification signal as a result thereof.